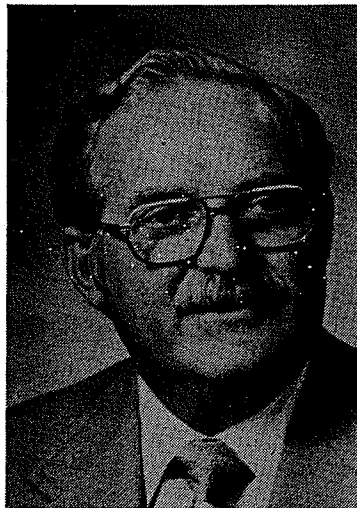


FINANCIAL NEEDS OF MARRIED STUDENTS: WHOSE RESPONSIBILITY?*

by Gerald R. Bergen, M. Betsy Bergen, and Robert Meisner

The university marriage has become an acceptable life style on most campuses across the nation. Census data establish that approximately one-fourth of all students enrolled in United States colleges and universities are married. One of the university services recognized as important by financial aid administrators involves ascertaining the financial resources and economic needs of married students. The significance of the number of students involved and the difficulties often faced in obtaining sufficient funds to attend college indicate that the student financial aid staff at colleges and universities should have reliable empirical data for establishing programs designed to assist married students.

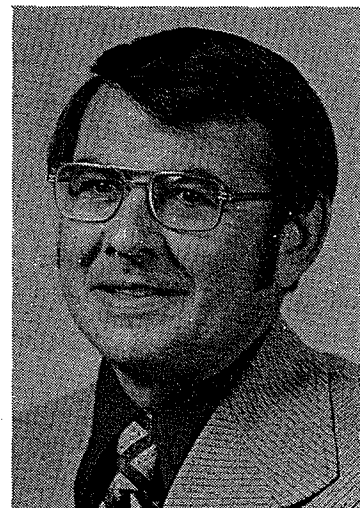
The purposes of this study were (1) to obtain empirical data from married students concerning sources and amount of annual resources and monthly and yearly expenditures of resources in relation to selected demographic characteristics, such as level of enrollment, number of years married, number of children, and place of residence; and (2) to compare these data to university-established budgets for determining financial needs of married students.



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The study population was limited to enrolled married students and their spouses at a midwestern university in the spring of 1976. The total number of married students was 3,273 (1,999 males and 1,274 females). Data were gathered from responses to a self-report instrument mailed to a random sample of 15 percent of this population or 509 married students. A 77 percent return resulted in data from completed instruments submitted by 327 married student couples.

Demographic Characteristics

Of the respondents 62 percent were undergraduates and 38 percent were graduate students. Among husbands, 51 percent were undergraduates, 30 percent were graduates, and 19 percent were not enrolled. Among wives, 35 percent were undergraduates, 23 percent were graduates, and 42 percent were not enrolled. When enrollment of husband and wife as a couple was considered, 48 percent of the couples had husband only enrolled either full or part time; 29 percent had both spouses enrolled either full or part time; and 23 percent had wife only enrolled either full or part time.

Married students were enrolled as undergraduates in all eight colleges at the university. The Colleges of Arts and Sciences, Agriculture, and Veterinary Medicine enrolled higher percentages of husbands; while Arts and Sciences, Education, and Home Economics enrolled higher percentages of wives. Sixty percent of the husbands and 73 percent of the wives who were enrolled had grade-point averages between 3.0 and 4.0.

Twenty percent of the couples had been married less than one year, 40 percent had been married from one to four years, and 40 percent had been married four or more years. Three-fourths of the respondents were between the ages of 21 and 29. Sixty-one percent of the couples reported no children, 20 percent had one child, and 19 percent had two or more children.

More married student couples lived in rental housing (59 percent) than owned their place of residence (37 percent). Of those living in rental housing, less than half (20 percent) chose university-operated married student housing. Four percent of the couples lived in accommodations provided by parents or employers.

Total Annual Income

Respondents indicated their total annual income by checking one of six forced-choice income levels. The modal response was \$5,001 to \$7,500, and the mean income was \$7,501 to \$10,000. Twenty-two percent of the couples had \$5,000 or less and 21 percent had over \$12,500. Unsolicited comments concerning income were expressed by respondents. One couple, both undergraduate seniors who indicated an annual income of \$3,852, stated: "We've overspent that amount, and this does not include a backlog of \$4,000 in college loans." Another couple with an annual income of \$8,900 replied. "It is very difficult to finance two people going to college on this amount." At the other end of the continuum was the childless couple with an annual income of \$36,000 who commented, "We are an atypical student family!"

Source of Income

Income sources were considered "major" if they constituted 50 percent or more of the total income, "minor" if they constituted 21-49 percent, and "incidental" if they constituted 1-20 percent. No one category was important as a source of income at any one level for a majority of the respondents. Full time employment of 30 or more hours per week either for husbands or for wives was a major source of income for two-thirds of the respondents. Twelve percent of the couples relied on veterans benefits as a major source, and 8 percent relied on husband's part time employment. Additional sources of income were identified as major sources but less than 5 percent of the couples relied on any one of these. These sources were wife's part time employment, loans, savings, husband's parents or relatives, wife's parents or relatives, scholarships, fellowships, grants, and "other."

Expenditures

Mean education expenses for tuition, books and fees were higher for husbands than for wives. The range for husbands was from zero to \$2,158 with an average annual expense of \$537. Educational expenses for wives ranged from zero to \$1,400 with an average annual expense of \$294. These averages varied due to the greater frequency of enrollment of husbands as full time students as compared to wives who more often enrolled as part time students and to the higher expenses involved in certain curriculums, such as veterinary medicine which enrolled more husbands than wives.

Mean dollar amounts and percentages of total income were computed for nine budget items. The mean monthly dollar amount for all expenditures, excluding tuition, books and fees, was \$541, although the maximum dollar amount was as high as \$1,400 per month. Seventy percent of the total budget was spent for three items: housing, 32 percent; food, 23 percent; and transportation, 15 percent. Table 1 presents the mean dollar amounts and percentages for nine budget items in order from highest to lowest.

TABLE 1
Average Monthly Expenditures of Married Students

Item	Average \$ Amount	Average % of Total	Range of \$ Amount	Percentage Range
Housing	\$175.20	32%	\$500-0	69.2%-0.0%
Food	\$119.31	23%	\$360-40	68.5%-5.5%
Transportation	\$ 83.65	15%	\$367-8	47.7%-2.3%
Miscellaneous	\$ 61.30	10%	\$445-0	43.3%-0.0%
Insurance	\$ 35.15	6%	\$200-0	31.6%-0.0%
Clothing	\$ 27.66	5%	\$200-0	22.7%-0.0%
Entertainment	\$ 23.44	4%	\$150-0	26.1%-0.0%
Medical	\$ 16.29	3%	\$150-0	30.0%-0.0%
Child care	\$ 14.47	2%	\$220-0	25.1%-0.0%

Mean percentages of these nine budget items were compared with couples' total annual income, source of income, place of residence, number of years married, and number of children. The expenditure percentages for budget items of couples with incomes above \$12,500 equaled the mean percentages. Couples

with less than \$3,600 spent 36 percent of their income for housing and 28 percent for food leaving lower than mean percentages for other budget items.

When mean monthly expenditures were compared with major source of income, there was little variation from the mean percentage spent for each budget item if the major source was husband's full time employment, wife's full or part time employment, or veterans benefits. Couples whose major source of income was wife's parents spent 40 percent of their income for housing, while couples who depended on husband's parents spent 28 percent. The mean expenditure for housing was 32 percent. Food expenditure percentages were higher (27 percent) than the mean (23 percent) regardless of which parent set provided the income. Percentages for transportation, however, were lower than the mean if parents were providing the major source of income — 10 percent if husband's parents provided and 7 percent if wife's parents provided. The mean percentage of all couples for transportation was 15 percent. Percentages for miscellaneous expenses were lowest for those couples depending on wife's parents or on savings and highest for couples depending on scholarships or on husband's parents. Couples who depended on loans spent a smaller proportion of their income than the mean percentage for housing, a greater proportion for food, and the highest percentage from any source of income for transportation. Loan-dependent couples spent 28 percent of their income for housing, 27 percent for food, and 18 percent for transportation.

There was little variation from mean percentages for the nine budget items in relation to residence as either owned or rented with the exception of those who rented housing from the university. Couples who resided in university rentals spent 26 percent of their income for housing and 26 percent for food. Couples married less than one year spent slightly higher proportions of their income for housing (34 percent), transportation (16 percent), and entertainment (6 percent).

Food expenditure percentages increased progressively as the number of children increased. Couples with no children spent 22 percent of their income for food; couples with four or more children spent 31 percent. Transportation percentages decreased as the number of children increased. Couples with no children spent 16 percent of their income for transportation; couples with four or more children spent 11 percent. Couples with one child spent a higher percentage of their income for child care (8 percent) and for insurance (7 percent) than other couples spent for these items.

Comparative Projected Budget Figures

A comparison of student financial aid budget figures showed projected figures to be lower for the 1976-1977 school term than the actual reported expenditures of married students in 1975-1976. The projected figures for 1976-1977 were \$6,030 for housing, food, transportation and personal expenses, or \$641 less than the reported expenses. If one considers that the overall increase in total expenses for resident students at all types of institutions averaged 8 percent in this time frame, then the projected figures were an additional \$535 less. Using these projected figures, married students who sought financial aid for 1976-1977 would have their need assessed at \$1,174 less than the mean expenditures indicated in these research data.

These research findings have implications for both practical and philosophical considerations. Because financial aid funds are limited and priorities must be assigned to a wide variety of desirable goals, such data can assist in the decision-making process whereby policies are developed. For example, although considerable available evidence has evolved into reasonable projected budgets for dependent single students for a nine-month school term, married students must provide for their own maintenance as well as for spouse and frequently dependent children for a 12-month period. Do estimated budgets accurately reflect this fact? Data indicated that one couple in four has both spouses enrolled. Are there financial needs in addition to a double amount for books and fees in a two-student family?

The standard procedure for many financial aid administrators is to consider the couple and their available resources, which may or may not include parental assistance, and to project a budget that includes all necessary family living and maintenance expenses as well as legitimate educational expenses. What obligation does the married student have to assume a proportion of these expenses? For example, can a married student afford the luxury of a non-working spouse or a spouse who also is enrolled as a student? If the assumption is that financial aid should meet all or at least the greater proportion of married student needs, then administrators must determine the level or standard of living at which married students may be supported. Is it axiomatic that married students economically must "struggle to make ends meet," or should standards of living commensurate with future career employment be supported with the expectation that the ultimate return will justify the investment? If the higher standard of living is supported, how does one respond to the average nonstudent taxpayer who could be providing assistance through taxation to support married students at a standard of living that may exceed his own?

The findings that approximately 40 percent of the couples have one or more children, that 40 percent have been married four or more years, and that those who resided in other than university-operated rental housing spent an average 8 percent more for housing pose additional questions. Is it the responsibility of the university and/or society to provide child care facilities, low-cost housing, and additional programs especially designed for mature students who bring their families to campus? If so, to what extent and by whom should these services be funded? Are student financial aid administrators aware that aiding married students to maintain quality marriage and family life may be equally as important as establishing policies, predicting needs, and allocating funds for financial assistance?

In light of these many questions, it seems feasible for financial aid administrators to become more involved in empirical research to document or reject assumptions that have been made concerning married student needs and to clarify philosophical concepts in the administration of financial aid programs. The questions of responsibility then can be addressed in the best interests of all involved — married students, financial aid administrators, universities, and society.